

In re:
Robert M. Cole
Debtor

Case No. 20-11713-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 24, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2024:

Recip ID	Recipient Name and Address
db	+ Robert M. Cole, 3021 Penn Allen Road, Nazareth, PA 18064-8941
14506562	+ CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14489540	CitiBank, NA, c/o Darrelyn Thomas, Robertson, Anshutz, Schneid & Crane LLC, 10700 Abbott's Ford Road, Suite 170, Duluth, GA 30097
14590655	+ Citibank, NA, c/o Rebecca Solarz, Esq., KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14486143	+ D&A Services KKC, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
14486145	+ Ditech Financial LLC, 332 Minnesota Street, Saint Paul, MN 55101-1314
14486148	+ Financial Recoveries, P.O. Box 1022, Wixom, MI 48393-1022
14486152	Midland Credit Management, 1315 Aero Drive, San Diego, CA 92123
14486155	+ WebBank, Prosper Marketplace Inc., 101 Second Street, 15th Floor, San Francisco, CA 94105-3672

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 24 2024 23:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 24 2024 23:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14486139	+ Email/Text: legal@arsnational.com	Apr 24 2024 23:47:00	ARS National Services, P.O. Box 469100, Escondido, CA 92046-9100
14492353	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 24 2024 23:47:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14486141	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 24 2024 23:47:00	Citizens One, Consumer Loan Servicing, JCB210, P.O. Box 42033, Providence, RI 02940
14504025	Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 00:05:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14489301	+ Email/Text: RASEBN@raslg.com	Apr 24 2024 23:47:00	Citibank, N.A., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14590515	^ MEBN	Apr 24 2024 23:46:01	Citibank, N.A., as trustee for CMLTI Asset Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14486142	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 24 2024 23:51:07	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14486144	Email/Text: mrdiscen@discover.com	Apr 24 2024 23:47:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
14666869	+ Email/Text: dsgrdg@ptdprolog.net		

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		Apr 24 2024 23:47:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
14488857	Email/Text: mrdiscen@discover.com	Apr 24 2024 23:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14486146	^ MEBN	Apr 24 2024 23:45:55	ERC, P.O. Box 1259, Oaks, PA 19456-1259
14486147	Email/Text: ECF@fayservicing.com	Apr 24 2024 23:47:00	Fay Servicing, P.O. Box 619063, Dallas, TX 75261
14488165	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2024 23:47:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
14486149	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2024 23:47:00	First National Bank of Omaha, P.O. Box 2490, Omaha, NE 68103
14505714	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 24 2024 23:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14486140	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 25 2024 00:03:50	BP, P.O. Box 15298, Wilmington, DE 19850
14486150	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 24 2024 23:47:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14490859	Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2024 23:51:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14486151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 24 2024 23:51:33	Lowe's, P.O. Box 981064, El Paso, TX 79998-1064
14504027	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 24 2024 23:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14505408	+ Email/Text: mtgbk@shellpointmtg.com	Apr 24 2024 23:47:00	NewRez LLC D/B/A Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
14506647	+ Email/Text: bnc@bass-associates.com	Apr 24 2024 23:47:00	Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14496051	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2024 23:51:20	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14486153	Email/Text: bankruptcy@td.com	Apr 24 2024 23:47:00	TD Bank, P.O. Box 219, Lewiston, ME 04243
14614374	+ Email/Text: LMitchell@myfci.com	Apr 24 2024 23:47:00	United Asset Management, LLC, C/O FCI Lender Services, Inc., PO BOX 27370, Anaheim Hills, California 92809-0112
14486154	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 25 2024 00:04:00	WalMart, P.O. Box 981416, El Paso, TX 79998-1416

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14622998	##+	David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2024 at the address(es) listed below:

Name	Email Address
BRANDON DONALD PACK	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bpack@rasnj.com
DAVID S. GELLERT	on behalf of Debtor Robert M. Cole dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor United Asset Management LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust mimcgowan@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Robert M. Cole

Debtor(s)

Case No: 20-11713-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 4/24/24